



# CHILD CARE MICROENTERPRISE TOOLKIT

## RESOURCES FOR PROGRAMS

### TIP SHEET 3: *EFFECTIVE PRACTICES*

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## Introduction

This tip sheet was developed to help organizations provide microenterprise and asset building training and technical assistance for child care providers and aspiring or existing business owners.\* Included are highlights of effective practices, suggestions, and program ideas that were collected from organizations around the country that either have specific programs for child care microenterprise or have extensive experiences providing services to child care business owner clientele.

This tip sheet provides ideas that organizations can incorporate into the design of child care and microenterprise training and technical assistance programs, including the following:

- ★ Examples of lesson topics that relate to aspects of child care business ownership; and
- ★ Recruitment strategies for finding child care business owner participants for programs.

Also included is information about the types of training and technical assistance services that an organization can deliver to child care business owners as well as suggestions about how to implement services successfully:

- ★ Ideas about what types of initial assistance are helpful to provide to new clients;
- ★ Tips on selection, development, and implementation of training courses and curricula;
- ★ Topics for training and strategies for provision of one-on-one technical assistance;
- ★ Information about how to educate clients about—and provide access to—financial capital, such as micro-loans, grants, and individual development accounts;
- ★ Information on peer support, networking, and mentoring; and
- ★ Other resources.

## Program Design

### ***Training and Technical Assistance Topics***

The following list of topics may be helpful to incorporate into the services you provide to clients who are interested in learning more about financial matters, asset building, and child care microenterprise ownership. This list is based on what existing organizations have included in their child care curricula, training courses and workshops, and other technical assistance activities. This list is merely a starting point and is not exhaustive or mandatory to include in your training. Your organization may be able to incorporate these ideas into training or technical assistance or may want to partner with another local organization that already has experience in these areas.

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\* Note: This tip sheet is intended to be a follow-up document to the *Resources for Programs Tip Sheet 1: Microenterprise Development, Micro-Loans, and Individual Development Accounts*, available at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip1.html>, which provides an overview about microenterprise and asset building opportunities for child care providers and business owners as well as resources and funding opportunities.



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## Child Care and Education

- ★ Achieving quality rating status
- ★ Adopting a curriculum for infants, toddlers, preschoolers, and school-age children
- ★ Designing a child-focused facility
- ★ Complying with child care licensing regulations
- ★ Helping providers be included in a child care referral directory

## Business Skills and Resources

- ★ Business insurance
- ★ Business plan development: development, financial procedures, management/operating procedures, business tax preparation, action plans
- ★ Cash flow/balance sheets
- ★ Computer skills
- ★ Feasibility studies
- ★ Human resources training
- ★ Legal issues
- ★ Marketing: identifying unique strengths of the business, a service niche, or a potential client base, advertising the business
- ★ Pricing
- ★ Record keeping

## Financial Literacy and Management

- ★ Banking services: opening a bank account, balancing a checkbook, establishing a savings account for future needs and possible emergencies
- ★ Budgeting: establishing workable household and business budgets, planning for expenses related to the child care business and family needs
- ★ Credit management, counseling, and repair
- ★ Grant writing and application
- ★ Loans: writing and completing application narrative and budget, awareness of predatory lending practices
- ★ Money management
- ★ Taxes: personal and business taxes, reimbursable expenses, tax credits, e.g., the Earned Income Tax Credit

## Networking and Support

- ★ Identifying community resources for information, support, and developmental activities
- ★ Making connections with existing child care business owners and other entrepreneurs
- ★ Planning for ongoing training and educational experiences

## Working with Parents

- ★ Creating a parent handbook
- ★ Establishing business contracts to use with each client to outline what is expected of the child care provider and the parent, e.g., schedules, rates, meals, sick care, vacations, etc.
- ★ Identifying and meeting concerns and interests of parents
- ★ Recognizing the cultural diversity among parents, their expectations, and communication styles



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## ***Recruitment of Participants***

The following are examples of sources for recruiting existing or aspiring child care providers who can benefit from your organization's child care and microenterprise training and technical assistance.

- ★ **A local child care resource and referral (CCR&R) agency.** CCR&Rs have information about registered child care providers in your community. Go to the National Child Care Information Center Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=ccrr> or go to the Child Care Aware Web site at <http://www.childcareaware.org/en/> and enter your zip code to find a CCR&R near you.
- ★ **Home-based child care providers who have applied for or received licenses from local agencies.** For example, the **Women's Business Center of Northern Virginia** in Springfield, Virginia, teaches classes for home-based child care providers who receive permits from the county. Contact your local human services agency for more information.
- ★ **Current or former welfare recipients who are interested in self-employment.** For example, the **Maine Centers for Women, Work, and Community** in Augusta, Maine, has a contract with the State of Maine Department of Human Services to teach welfare recipients about how to run a child care business. It has developed a self-guided workbook for Temporary Assistance for Needy Families recipients.
- ★ **Local community colleges or vocational education institutions.** These institutions serve students who are currently enrolled or have recently graduated from early childhood education programs.
- ★ **Local microenterprise development organizations, micro-lenders, individual development account programs, job training programs, and other related social services programs.** To maximize benefits for all clients, these types of organizations may be interested in sharing their business, financing, and asset building expertise with child care providers. Similarly, child care programs can share their child care advice with microenterprise, micro-loan, and individual development account clients interested in the child care field.

## **Training and Technical Assistance Services**

### ***Initial Assistance***

The following are some factors to consider, first steps to take, and basics to cover in order to ensure success in serving child care business owners:

- ★ **Be aware of challenges that child care business owners may face.** Challenges can include time, money, language barriers, and licensing processes (compliance issues or waiting for clearance).
- ★ **Refer clients to appropriate services and resources that your organization does not provide in-house.**



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- ★ **Collaborate with organizations that can provide complementary services to your clients.**
- ★ **Explain State licensing requirements to providers so that they can get started with the process right away.** Create easy-to-use materials to help explain rules, including resources in other languages if necessary, such as those created by the **International Institute** in St. Louis, Missouri. Go to the National Child Care Information Center Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing> to find your State child care licensing agency.
- ★ **Link clients with other resources and benefits for which they may be eligible.** Benefits include eligibility for assistance from the Child and Adult Care Food Program. Go to the United States Department of Agriculture Food and Nutrition Web site at <http://www.fns.usda.gov/cnd/Contacts/StateDirectory.htm> to find State agencies that administer child nutrition programs. Develop easy-to-use materials to help explain the rules of the program, including resources in other languages if necessary, such as those created by the **International Institute** in St. Louis, Missouri.
- ★ **Visit the client's child care location and look for possible licensing issues.**
- ★ **Begin financial record-keeping as soon as possible.**

### ***Training Courses and Curricula***

Microenterprise training can be vital to help increase the success rate of child care providers who are starting or improving their own businesses. Most curricula include components such as assessing the market in local areas, writing business plans, advertising, pricing of services, budgeting, and other financial matters. This section provides ideas for programs on how to select and implement curricula to meet client needs.

- ★ **Investigate and choose an appropriate microenterprise curriculum to use with your clients.** See *Resources for Programs Tip Sheet 2: Microenterprise Training Curricula* on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip2.html> for ideas of curricula that your organization can purchase and use.
- ★ **Create a child care business curriculum or workbook.** Your organization can develop a curriculum to fit the needs of your target population and include resources specific to your geographic area as did **Good Work, Inc.**, in Durham, North Carolina, **Southern Good Faith Fund** in Pine Bluff, Arkansas, and **Lincoln Action Program** in Lincoln, Nebraska.
- ★ **Offer a general microenterprise course that is applicable to all types of entrepreneurs.** If your organization does not serve a sufficient number of child care providers to justify the purchase and use of a curriculum that only benefits child care business owners, you can broaden your scope. **YWCA Anchorage** in Anchorage, Alaska, offers a 10-week business course, online and on-site, that meets the needs of a wide variety of businesses, including child care providers. Your organization can supplement the general business course with child care-specific information, if desired.



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- ★ **Provide access to business courses that are available online or on a CD-ROM.** This will serve clients who have trouble coming to your location on a regular basis due to schedule or transportation constraints, especially if many of your providers are spread out geographically. These different course formats also help those who cannot begin the course on the start date or who cannot participate during particular days of the week. The **YWCA Anchorage's Women\$Finances Program** in Anchorage, Alaska, offers online basic business courses, serving clients throughout the State. **Self-help** in Durham, North Carolina, created its own child care business curriculum, which is packaged on a CD-ROM that includes participant and facilitator guides, worksheets, games, and other tools in both English and Spanish.
- ★ **Teach curricula and materials in other languages if you have clients who do not speak English as their first language.** Your organization can find tip sheets, guides, and curricula online that are already translated in Spanish. Alternatively, your organization can translate its existing materials into other languages. **Self-help** in Durham, North Carolina, has created its own child care business curriculum in both English and Spanish.
- ★ **Use curricula that are written and taught at an appropriate learning level.** This is especially important for those who may have learned English recently. For example, the **Women's Business Center of Northern Virginia** in Springfield, Virginia, developed its curriculum at a 6th grade English competency level and teaches it the same way—without multi-syllabic words or English idioms—in order to reach the largest possible population.

### ***One-on-One Consulting and Technical Assistance***

Clients may need additional support services in order to achieve their child care business goals. Organizations can offer one-on-one assistance for child care providers that is customized to their particular circumstances, i.e., stage of business development, background knowledge, experience, and needs. The following are ways organizations can provide one-on-one assistance, as well as ideas of how to customize support services for clients' unique needs.

- ★ **Assist clients with writing and reviewing business plans.** Sample business plans and business plan writing tools are available online (see *Resources for Child Care Providers/Business Owners Tip Sheet 1: Online and Local Business Resources on the Web* at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip1.html>), or an organization can create its own model business plan to use with clients. For example, the **Wisconsin Women's Business Initiative Corporation** in Milwaukee, Wisconsin, created its own customized software called the "Child Care Business Planner" that helps providers develop a business plan.
- ★ **Provide one-on-one consulting on other business topics.** For example, in addition to helping clients create business plans, **Children and Nutrition Services** in Casper, Wyoming, provides assistance with developing budgets, policies, handbooks, and curricula.
- ★ **Deliver business technical assistance on site visits.** Organizations can include business assistance during monitoring visits or other site visits to child care providers. For example, the **Children's Hunger Alliance** in Columbus, Ohio, is an anti-hunger organization that uses the Child and Adult Care Food Program infrastructure of more than 2,000 providers to deliver child care business technical assistance. It has taught its nutrition specialists not only



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to educate providers about the food program, but also cover child development and business assistance topics when they do monitoring visits and ongoing group training opportunities.

- ★ **Bring a laptop to one-on-one sessions when possible.** Laptops allow users to develop documents immediately. For example, staff from the **Maine Centers for Women, Work, and Community** in Augusta, Maine, has used laptops to develop marketing fliers for child care businesses on the spot.

### ***Financial Capital***

One of the most important aspects of launching a new business is identifying and accessing sources of financial capital. Organizations can refer clients to financial education classes, teach clients about financial basics, as well as help them locate appropriate funding resources. It also is crucial to help clients learn to identify legitimate sources of capital vs. sources that are not as reliable or use predatory lending techniques, such as establishing unreasonable fees, interest rates, and other terms. This section highlights three types of capital: micro-loans, grants, and individual development accounts (matched savings accounts). Service providers also can explore other methods for securing personal and/or business income, such as connecting clients to free tax preparation assistance sites that can help them apply for the Earned Income Tax Credit and other tax benefits.

### **Micro-Loans**

- ★ **Educate your clients about micro-loans.** Share the *Resources for Child Care Providers/Business Owners Tip Sheet 3: Micro-loans*, available at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip3.html>, with your clients to provide an overview of micro-loans.
- ★ **Refer your clients to local institutions that provide micro-loans.** Show clients the program directories listed in *Resources for Child Care Providers/Business Owners Tip Sheet 3: Micro-Loans*, which is available at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip3.html>, to help them determine if there is a program convenient for them.
- ★ **Help your clients apply for loans and prepare loan applications.** The **YWCA Anchorage** in Anchorage, Alaska, provides access-to-capital counseling, available on-site and via telephone and e-mail, to help clients develop a business plan that is ready for banker's scrutiny and review. The YWCA Anchorage's Women\$Finances micro-loan program also provides up to \$10,000 for Alaska residents to start or grow a small business that is owned and operated by at least 51 percent women.
- ★ **Work with local banks and micro-lenders.** Help them understand the unique needs of and provide funds to the population you serve, as did the **Hunts Point Economic Development Corporation** in Bronx, New York.
- ★ **Provide small micro-loans to your clients for start-up business expenses.** The **International Rescue Committee** in Phoenix, Arizona, typically provides loans equal to \$500. The loans are used to purchase insurance, toys, coloring books, and other educational materials. The life on these loans ranges from six months to one year. The





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loans allow clients to build credit and develop solid business practices such as repayment and budgeting.

- ★ **Offer small micro-loans to clients as a reward for successful program participation.** As an incentive to complete the training program and assist with start-up costs, **Lincoln Action Program's Culture Centered Childcare Project** in Lincoln, Nebraska, provides each participant who completes the training program with \$750 to use for business expenses, including liability insurance, inspection costs, licensing fees, and appropriate toys and equipment. The program also helps participants plan for these expenses in their business budget so they will be covered in the following years. The program budgeted funds for this purpose into its project grant.
- ★ **Modify your institutions' loan processes or terms to meet the needs of all child care business owners or subsets of owners.** For example, the **Vermont Community Loan Fund** in Montpelier, Vermont, offers lower interest rates, ranging from 5 percent to 6 percent, for child care providers who serve children from low-income households or children with special needs, instead of the 8 percent interest rate it issues for other provider loans.
- ★ **Create a child care-specific, micro-loan program and offer greater loans.** The **Lenders for Community Development's Building Blocks Child Care Loan Program** in San Jose, California, provides loans ranging from \$1,000 to \$100,000 for new or existing family child care or child care center businesses in Santa Clara or San Mateo Counties. Funds can be used to upgrade or replace toys, furniture, or other equipment; remodel, repair, or make improvements to facilities; increase the licensed capacity through additions; increase safety measures; achieve accreditation; or cover costs of starting a new child care business (lease deposit, materials, etc.). The interest rate is fixed at 5 percent and loan recipients have up to 10 years to repay the loan. The **Washington Community Alliance for Self Help** in Seattle, Washington, offers three types of child care business loans for the following purposes: working capital, equipment purchase, site planning, minor renovations, and other costs required to become a licensed provider. The first track is designed for start-up businesses that are less than one year old and child care businesses that need smaller loans up to \$3,000 for equipment, facilities up-grades, etc. The second track provides loans up to \$5,000 for family child care providers who have been in business at least one year. The third track provides a limited number of loans up to \$25,000 for child care center operators or current family child care providers who wish to become licensed as a center.

### Grants

- ★ **Refer your clients to local organizations and government agencies that offer grants to child care providers.** For example, the Department of Health and Human Services in Nebraska operates a **Child Care Grant Fund**, which offers three types of grant opportunities: emergency mini-grants, legally exempt grants, and quality improvement grants. Home-based facilities can apply for up to \$5,000 and centers can apply for up to \$10,000.
- ★ **Offer mini-grants to cover scholarships for professional development classes.** The **Neighborhood House Child Care Improvement Project** in Portland, Oregon, reimburses providers up to \$500 for courses that enhance providers' skills and abilities to offer quality child care and operate successful businesses. For example, classes can focus on early





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childhood education, English as a second language, and business practices. Expenses may include the costs of tuition, books, supplies, child care, and transportation.

- ★ **Offer grants to help providers meet regulatory requirements.** The **Vermont Community Loan Fund** in Montpelier, Vermont, provides assistance with financing for improvements to meet Vermont Core Standards or other professional standards, State regulatory requirements such as fire safety, improvements to meet American Disability Act accessibility requirements, renovations or additions to improve child care programs or increase capacity, and purchase of equipment and materials to improve the quality of service.
- ★ **Offer larger grants to cover more expensive provider needs.** The **Low Income Investment Fund's Child Care Facilities Fund** in San Francisco, California, makes four child care facility–related grants available to family child care providers: expansion; quality improvement; health, safety, and accessibility improvements; and computer skills and training. The size of the grants range by type up to a maximum of \$15,000.
- ★ **Connect your clients to Trickle Up mini-grants.** More than 80 organizations around the country offer these grants, e.g., **Hunts Point Economic Development Corporation** and **New York Association for New Americans, Inc.**, both in New York. See *Resources for Programs Tip Sheet 1: Microenterprise Development, Micro-Loans, and Individual Development Accounts* at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip1.html> for more information about Trickle Up and how to contact the organization.

### Individual Development Accounts (IDAs)

- ★ **Educate your clients about IDAs.** Share the *Resources for Child Care Providers/Business Owners Tip Sheet 2: Individual Development Accounts*, which is available at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip2.html>, with your clients in order to provide an initial overview of IDAs.
- ★ **Connect providers to local organizations that have an IDA program.** See the *Resources for Child Care Providers/Business Owners Tip Sheet 2: Individual Development Accounts* at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip2.html> for directories of IDA programs around the country.
- ★ **Remember to connect child care clients to other services your organization and its partners already offer, including IDAs.** The **Southern Good Faith Fund** in Pine Bluff, Arkansas, refers its child care business owners “down the hall” to its in-house IDA program.
- ★ **Collaborate with other organizations in your area to start an IDA program to serve eligible low-income individuals in your community.** See the *Resources for Programs Tip Sheet 1: Microenterprise Development, Micro-Loans, and Individual Development Accounts* at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip1.html> to learn more about IDAs, existing IDA programs, funding opportunities, related publications, and technical assistance resources for organizations interested in operating an IDA program.
- ★ **Establish an IDA program and specifically target the child care provider population (in addition to, or instead of, all eligible low-income individuals).** Tailor your program design, training, asset goals, and technical assistance to reflect the unique needs of your



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target population. For example, the **Community Development Corporation of Long Island** in Centereach, New York, operates an IDA program specifically for in-home child care providers who save their earned income and receive a match of up to \$1,000 that can be used for enhancing their child care facility and program.

### ***Networking, Peer Support, and Mentoring***

New business owners also will benefit from sharing experiences and learning from others who have started their own businesses, whether child care or other home-based businesses. Programs can provide opportunities for clients in similar situations to convene and discuss lessons learned in starting and maintaining a business, share ideas, swap business materials, and identify additional resources.

- ★ **Provide opportunities for child care business owners to meet with other providers or entrepreneurs in the community.** For example, **Wayne-Metropolitan Community Action Agency** in Ecorse, Michigan, sponsors **Child Care Entrepreneurs Peer Support and Networking Opportunities**. These monthly meetings feature workshops on personal effectiveness topics, including networking, professionalism, stress management, time management, and problem solving skills. The **Child Care Resource & Referral of Southeast Missouri** in Cape Girardeau, Missouri, invites providers to join monthly directors/owners training meetings.
- ★ **Offer continuing support for providers who have participated in your program's trainings or other services.** The **First Step Fund** in Kansas City, Missouri, has a monthly "alumni group" meeting for its former Developing Your Family Child Care Business program participants to provide continuing education and peer support.
- ★ **Provide mentoring opportunities for more experienced providers or entrepreneurs to help new child care business owners.** The **Washington Community Alliance for Self Help** in Seattle, Washington, recruits individuals who have experience working with or running a small business to coach new business owners. Mentors meet directly with the new owner groups twice a month to help them overcome challenges they may face.
- ★ **Develop a newsletter—either paper or electronic—to keep your clients updated and attract new participants to your program.** The **Southern Good Faith Fund's Business Development Center** in Pine Bluff, Arkansas, has recently initiated a newsletter specifically for child care providers. Its first edition featured information on tax advantages for home child care, State quality approval, and upcoming trainings on the "Business Side of Child Care."
- ★ **Create formal child care networks in your community.** The **Neighborhood House** in Portland, Oregon, operates the **Child Care Improvement Project (CCIP)**, which helps improve the quality of family child care, improve the profitability of these small businesses, and increase low-income families' economic stability and access to affordable, quality child care. CCIP is a system of nine community-based networks of approximately 100 family child care providers. Providers attend monthly trainings and meetings, help guide the direction of the project, receive regular home visits, provide yearly customer satisfaction surveys to parents, and participate in a yearly observation using the Family Day Care Rating Scale to assess their child care environment and practices. In addition to networks that are based on



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geographic location, CCIP also includes culturally- specific networks for providers who speak Russian, Spanish, or Somali. Network benefits also include eligibility for education and resource grants; support and services for providers who care for children who have physical, speech, or developmental delays; lending libraries; and leadership opportunities.

- ★ **Establish peer support lending groups.** The **Washington Community Alliance for Self Help** in Seattle, Washington, based the initiation of borrowing groups on the following observation: “Success in the developing world and in the U.S. has shown that peer support in the form of a lending group or circle dramatically stabilizes and improves repayment rates.” Its clients can participate in a certified “Business Group” of five to seven people. Loan determinations are made by the peer groups and are based on viability of the business proposal as well as on the commitment displayed by the prospective borrower. Business group members attend bi-monthly meetings to make loan payments, conduct group business, share information, and receive technical assistance and peer support. Benefits of the peer lending model include increased motivation, peer assistance, networking, participant empowerment, and reduced program costs.

### *Other Types of Assistance*

In addition to the aforementioned suggestions, organizations have been creative about adapting limited resources to assist as large an audience in as many ways as possible. The following are some innovative ways that programs have served their child care business owner clientele.

- ★ **Offer free computer-generated business flyers and business cards for providers who complete certain classes or program requirements.** The **Women’s Business Center of Northern Virginia** in Springfield, Virginia, offers this service as an incentive.
- ★ **Assist clients with developing record keeping processes.** This helps providers save money and complete tax returns, as well as enhance their professional image. Business consultants at the **International Institute** in St. Louis, Missouri, help clients create files in a group class setting. Consultants suggest creating files for the Internal Revenue Service categories for reimbursements and fire inspector records as well as a file for each child.
- ★ **Sponsor a conference for child care businesses.** The **Women’s Business Development Center** in Chicago, Illinois, has sponsored such a conference for the past seven years. Attendance at its Child Care Business Expo exceeded 600 child care providers in 2005. Its day-long conference features such workshop sessions as: “How to Start a Child Care Business at Home & Center,” “How to Expand from Home Day Care to Group or How to Expand from Home to Center,” “Best Practices for Child Care Providers,” “Insurance,” “Accounting-Recordkeeping,” “Licensing,” “Technology,” “Accreditation,” “Advocacy.” All workshops are presented in both English and Spanish and several sessions are offered in Polish. There is also a child care industry-specific exhibitor hall, which in which more than 50 child care companies, organizations, and licensing agencies participate.
- ★ **Allow business owners to have access to resources, technology, and office space they do not have to own.** For example, YWCA Delaware in Wilmington, Delaware, operates **A Mixed Business Cooperative (Incubator)**, which provides space for product or service oriented businesses to sell products, meet with clients, or access the Internet, faxes, copiers, training spaces, and other services.



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## Featured Organization Information

To learn more about the programs featured in this tip sheet, go to the Web sites listed in the following table. Contact information is provided for those organizations that are willing to be contacted for more information.

Organization	Contact Information
Child Care Resource & Referral of Southeast Missouri	Cape Girardeau, MO; <a href="http://www.5.semo.edu/ccrr/">www.5.semo.edu/ccrr/</a>
Children and Nutrition Services	Casper, WY; <a href="http://www.childrens-nutrition.com">www.childrens-nutrition.com</a>
Children's Hunger Alliance	Columbus, OH; <a href="http://www.childrenshungeralliance.org">www.childrenshungeralliance.org</a>
Community Development Corporation of Long Island	Centereach, NY; <a href="http://www.cdcli.org">www.cdcli.org</a>
Department of Health and Human Services	State of Nebraska; <a href="http://www.hhs.state.ne.us/chc/ccgrant.htm">www.hhs.state.ne.us/chc/ccgrant.htm</a>
First Step Fund	Kansas City, MO; <a href="http://www.firststepfasttrac.org">www.firststepfasttrac.org</a>
Good Work, Inc.	Durham, NC; <a href="http://www.goodwork.org">www.goodwork.org</a>
Hunts Point Economic Development Corporation	Bronx, NY; <a href="http://www.hpwbrc.org">www.hpwbrc.org</a>
International Institute	St. Louis, MO; <a href="http://www.iistl.org">www.iistl.org</a>
International Rescue Committee	Phoenix, AZ; <a href="http://www.theirc.org/where/the_irc_in_phoenix.html">www.theirc.org/where/the_irc_in_phoenix.html</a>
Lenders for Community Development	San Jose, CA; <a href="http://www.l4cd.com">www.l4cd.com</a>
Lincoln Action Program	Lincoln, NE; <a href="http://www.lincoln-action.org">www.lincoln-action.org</a>
Low Income Investment Fund	San Francisco, CA; <a href="http://www.liifund.org">www.liifund.org</a>
Maine Centers for Women, Work, and Community	Augusta, ME; <a href="http://www.womenworkandcommunity.org">www.womenworkandcommunity.org</a> ; Contact Wendy Rose, <a href="mailto:wkrose@maine.edu">wkrose@maine.edu</a>
Neighborhood House	Portland, OR; <a href="http://www.nhweb.org">www.nhweb.org</a> ; Contact Marilyn States, Program Manager, Child Care Improvement Project, 503-524-3245, <a href="mailto:mstates@nhweb.org">mstates@nhweb.org</a>
New York Association for New Americans, Inc.	New York, NY; <a href="http://www.nyana.org">www.nyana.org</a>
Self-help	Durham, NC; <a href="http://www.self-help.org">www.self-help.org</a>
Southern Good Faith Fund	Pine Bluff, AR; <a href="http://www.southerngoodfaithfund.org">www.southerngoodfaithfund.org</a> ; Contact Miriam Karanja, Director of Business Development Center, 870-535-6233, ext. 38, <a href="mailto:mkaranja@southerngoodfaithfund.org">mkaranja@southerngoodfaithfund.org</a> , or Ramona McKinney, Director of Asset Builders Program, 870-535-6233, ext. 15, <a href="mailto:rmckinney@southerngoodfaithfund.org">rmckinney@southerngoodfaithfund.org</a>
Vermont Community Loan Fund	Montpelier, VT; <a href="http://www.vclf.org">www.vclf.org</a>
Washington Community Alliance for Self Help	Seattle, WA; <a href="http://www.washingtoncash.org">www.washingtoncash.org</a>
Wayne-Metropolitan Community Action Agency	Ecorse, MI; No Web site available
Wisconsin Women's Business Initiative Corporation	Milwaukee, WI; <a href="http://www.wwbic.com">www.wwbic.com</a>
Women's Business Center of Northern Virginia	Springfield, VA; <a href="http://www.wbcnova.org">www.wbcnova.org</a>
Women's Business Development Center	Chicago, IL; <a href="http://www.wbdc.org/tools/child/child.asp">www.wbdc.org/tools/child/child.asp</a>
YWCA Anchorage	Anchorage, AK; <a href="http://www.ywcaak.org">www.ywcaak.org</a>
YWCA Delaware	Wilmington, DE; <a href="http://www.ywca.org/site/pp.asp?c=gjlQI4PKKoG&amp;b=470893">www.ywca.org/site/pp.asp?c=gjlQI4PKKoG&amp;b=470893</a>



## CHILD CARE MICROENTERPRISE TOOLKIT

For other organizations that work with child care providers or that have established similar types of support programs, see the *Child Care Microenterprise Program Directory*, which is available at <http://nccic.acf.hhs.gov/poptopics/micro-directory.html>.

### Related Resources

#### **Resources for Programs**

- ★ *Tip Sheet 1: Microenterprise Development, Micro-Loans, and Individual Development Accounts*
- ★ *Tip Sheet 2: Microenterprise Training Curricula*

#### **Resources for Child Care Providers/Business Owners**

- ★ *Tip Sheet 1: Online and Local Business Resources*
- ★ *Tip Sheet 2: Individual Development Accounts*
- ★ *Tip Sheet 3: Micro-Loans*

*This tip sheet was developed by Rachel Banov, Administration for Children and Families, U.S. Department of Health and Human Services. A special thank you goes to the organizations that shared their experiences with the Child Care Bureau and contributed to this resource.*